

## CLAIMS:

1. A method for managing a payment between an entity A and an entity B using a network, comprising the steps of:

inputting the name and identification data of said entity B into an entity B's terminal connected to said network;

5 verifying said entity B based on the input name and identification data using an entity A's terminal connected to said network;

sending preregistered bank account information of said entity B, after said entity A's terminal has verified said entity B, to a bank server of said entity B via said network using said entity B's terminal;

10 sending preregistered bank account information of said entity A and a payment amount, after said entity A's terminal has verified said entity B, to said bank server of said entity B via said network using said entity A's terminal; and

transferring the payment amount to said entity A's bank account, which is indicated by said preregistered bank account information of said entity A, from said  
15 entity B's bank account, which is indicated by said preregistered bank account information of said entity B, using said bank server of said entity B.

2. A method for managing a payment according to claim 1, wherein said bank account information of said entity B is sent and received after being encoded.

3. A method for managing a payment according to claim 1, wherein said entity A's terminal is installed with a payment managing table to store payment status information and renews the payment status information when the payment amount is transferred to

said entity A's bank account from said entity B's bank account.

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4. A method for managing a payment according to claim 3, wherein the payment managing table is capable of storing data of a plurality of said entities B.

5. A method for managing a payment according to claim 1, further comprising the step of:

sending said entity B's terminal a reminder to request a payment for an overdue item by using said entity A's terminal.

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6. A method for managing a payment according to claim 1, further comprising the step of:

sending said entity B's terminal a confirmation to renew a payment contract if there is less than a predetermined period remaining until the expiry date of the contract  
5 by using said entity A's terminal.

7. A method for managing a payment according to claim 1, wherein said entity A is a lessor and said entity B is a lessee.

8. A method for managing a payment according to claim 7, wherein the payment amount is a rent.

9. A payment managing system between an entity A and an entity B using a network, comprising:

a terminal device of said entity B into which the name and identification data of

said entity B is input;

5           a terminal device of said entity A which verifies said entity B based on the input name and identification data of said entity B, said terminal device of said entity A being connected to said terminal device of said entity B via said network;

          a bank server of said entity B which receives preregistered bank account information of said entity B from said terminal device of said entity B after said terminal  
10 device of said entity A has verified said entity B, said bank sever of said entity B being connected to said terminal device of said entity B via said network; and

          a bank server of said entity A which receives preregistered bank account information of said entity A and a payment amount from said terminal device of said entity A after said terminal device of said entity A has verified said entity B, said bank  
15 server of said entity A being connected to said terminal device of said entity A via said network, wherein

          said bank server of said entity B transfers the payment amount to a bank account of said entity A, which is indicated by said preregistered bank account information of said entity A, from a bank account of said entity B, which is indicated by  
20 said preregistered bank account information of said entity B.

10.       A payment managing system according to claim 9, wherein said terminal device of said entity B encodes said preregistered bank account information of said entity B.

11.       A payment managing system according to claim 9, wherein said terminal device of said entity A is installed with a payment managing table which stores payment status information, said terminal device of said entity A renewing the payment status information when the payment amount is transferred to said bank account of said entity

5 A from said bank account of said entity B.

12. A payment managing system according to claim 11, wherein the payment managing table is capable of storing data of a plurality of said entities B.

13. A payment managing system according to claim 9, wherein  
said terminal device of said entity A sends said terminal device of said entity B  
a reminder to request a payment for an overdue item.

14. A payment managing system according to claim 9, wherein  
said terminal device of said entity A sends said terminal device of said entity B  
a confirmation to renew a payment contract if there is less than a predetermined period  
remaining until the expiry date of the contract.

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15. A payment managing system according to claim 9, wherein said entity A is a  
lessor and said entity B is a lessee.

16. A payment managing system according to claim 15, wherein the payment  
amount is a rent.